November 28, 2001

Mr. David Rumbarger President / CEO Community Development Foundation P.O. Box A Tupelo, Mississippi 38802

VIA FACSIMILE: 662-841-0693

Subject: INVITATION TO LUNCH AT MANSION, TUESDAY, DECEMBER 11,2001

Dear David:

These are challenging times, calling for sound decisions.

I'm asking for your help and advice-and hope you can find 90 minutes to join 10 others Mississippi business leader for a luncheon at the Governor's Mansion in Jackson from Noon to 1:30 p.m., Tuesday, December 11.

We'll spend some time talking about the economy- and how we can best deal with the challenges it brings —as well as some of the others important issues facing Mississippians, today.

I hope you can join us. Please let us know heather or not you can attend by calling Shanta Davis at (601) 359-3110, no later than Noon on Friday, December 7.

Very truly yours,

RONNIE MUSGROVE

RM:sed